

IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
LUFKIN DIVISION

IN RE:

LACY SHAE GATLIN
1707 SPRUCE STREET
LUFKIN, TX 75901
xxx-xx-5900

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Case No. 24-90135
Chapter 13

Debtor

TRUSTEE'S REPORT ON 341 CREDITORS' MEETING
(Hereinafter referred to as "Trustee's 341 Report")

ATTORNEY FOR DEBTOR¹: W DAVID STEPHENS
CHAPTER 13 TRUSTEE: Lloyd Kraus

I. General Information on Case:

Date Petition Filed On	6/3/2024
Date of First Meeting of Creditors	7/24/2024
Reset Date of Meeting of Creditors	
Date Meeting of Creditors was concluded Presiding Officer:	NOT concluded –her SS card Sylvia
Confirmation Hearing Date	9/5/2024
First Year Tax Return/Refund to be turned over to Trustee	2024

II. Requested Amendments requested within 14 days of 341 Creditors' Meeting:

Plan	
Schedules	
Exemptions	
Budget	
SOFA	
Means Test	
Other	

III. Mortgage Information obtained during 341 Creditors' Meeting:

Under the Plan, does the Debtor pay direct post-petition monthly mortgage payments?	Yes
If Yes, complete the following information	
Name of Mortgage Company	PHH Mortgage Services

Amount of Monthly Mortgage Payment	REVERSE MORTGAGE
Due Date of Monthly Mortgage Payment	n/a
Is the Debtor current with Debtor's post-petition mortgage payments as of the date of Creditors' Meeting?	n/a
If not current, what is the amount of the post-petition mortgage arrears as of the date of Creditors' Meeting (or number of months delinquent)?	n/a

IV. Verification/Information for Trustee requested 14 days before 341 Meeting (e-mail to docs@ch13tyler.com with the subject line containing the Debtor's name and case number):

Y	N	NA		
			WWO Info	
			Tax Returns (last return filed)*	Rec'd 2023
			Bank Statements (balance verification on Petition Date)	
			Proof of Insurance [home, car(s)]	
			Proof of Value of Real Estate	Rec'd
			Pay Stubs/Verification of Other Income	Rec'd VA benefit statement
			Profit/Loss Statements (business cases)	
			Proof of Charitable Contributions (if over \$100)	
			Verification of Other Expenses (as requested)	Need payoff of Credit Acceptance
			Other	Need SS card; Rec'd DL
x			Debtor Present?	
		x	Co-Debtor, if any, Present?	
x			Debtor's Attorney Present?	
	x		Creditor(s) present?	

*No later than the day before the first 341 meeting, Debtor(s) are required to file all tax returns under applicable nonbankruptcy law for all tax periods ending during the 4 year period ending on date of the filing of the petition. If any such tax return has not been filed, the Trustee shall hold the meeting open for 30 days to allow the Debtor(s) to file such tax returns. 11 USC 1308. If the return(s) have not been filed after 30 days, the Trustee shall conclude the 341 meeting and move to dismiss the case.

V. Additional Information provided to Debtor(s) at 341 Creditors' Meeting:

Did Debtor receive Trustee's Memo relating to treatment of tax refunds	Yes
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received during the pendency of the bankruptcy?	
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Respectfully submitted,

Lloyd Kraus
CHAPTER 13 TRUSTEE

/s/ Lloyd Kraus

Lloyd Kraus, Chapter 13 Trustee SBN 24066773
110 N. College, Suite 1200
Tyler, TX 75702
(903) 593-7777; FAX (903) 597-1313

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the above and foregoing document has been served upon the following parties in interest by mailing a copy of same to them via first class mail or electronically on 7/24/24:

W DAVID STEPHENS
P O BOX 444
LUFKIN, TX 75902

LACY SHAE GATLIN
1707 SPRUCE STREET
LUFKIN, TX 75901

/s/ Lloyd Kraus

Lloyd Kraus, SBN 24066773